





I'LL ENDURE  
YOUR STERN  
WORDS,  
KUBOTA-SAN,  
SO PLEASE  
TEACH ME.



YOUR WORDS  
HIT ME HARD,  
BUT I MUST  
ADMIT IT'S  
TRUE THAT I  
BORROWED  
THE BOOK AND  
DIDN'T START  
READING IT  
RIGHT AWAY.



IF THAT IS  
WHAT YOU SAY,  
THEN I WILL  
HONOR IT AND  
EXPLAIN THINGS  
CLEARLY.



I KNOW IT'S  
IMPROPER  
OF ME, BUT  
I'VE BEEN  
EAVES-  
DROPPING  
ON YOUR CONVER-  
SATION.



WAIT A  
SECOND..



OH..





DON'T  
WORRY  
ABOUT  
IT!



BUT TALKING  
ABOUT MONEY  
TO ALL OF YOU  
WOULD BREAK  
THE PROMISE  
I'VE MADE WITH  
THE FORMER  
PROPRIETOR.



YOUR  
CUSTOMERS  
ARE  
INTERESTED,  
SO IT'S  
NOT LIKE  
INITIATED IT,  
KUBOTA-SAN.

THAT'S RIGHT.  
WHAT'S  
WRONG ABOUT  
LEARNING  
HOW TO SAVE  
MONEY?



WELL, IF  
YOU ALL  
INSIST, I  
CERTAINLY  
CAN'T REFUSE  
YOU.



DON'T  
WORRY... IF  
IT COMES  
DOWN TO IT,  
WE'LL STICK  
UP FOR  
YOU.



BESIDES,  
THAT  
PROPRIETOR  
IS HARD-  
HEADED.



THAT'LL  
BE FINE.



I'LL EXPLAIN  
THE CONTENTS  
OF THE BOOK  
I LOANED TO  
SAISO-SAN.



THE  
REASON  
IS THIS:

FIRST OF ALL,  
WHY CAN'T A  
PERSON WHO  
DOESN'T  
IMMEDIATELY READ  
A BORROWED  
BOOK EVER  
BECOME ABLE TO  
SAVE MONEY?



THEY  
CANNOT  
STICK TO THE  
SMALLEST  
DECISIONS  
THEY'VE  
MADE.

THEY  
DON'T DO  
WHAT  
THEY'VE  
DECIDED  
TO DO.



YOU  
PROBABLY  
TOLD  
YOURSELF,  
"I'LL READ  
IT LATER"  
AND SET THE  
BOOK ASIDE,  
DIDN'T YOU,  
SAITO-SAN?



I  
CANNOT  
STICK  
TO THE  
SMALLEST  
DECISIONS  
I'VE  
MADE...

I DON'T  
DO WHAT  
I'VE  
DECIDED  
TO DO...



REMEMBER  
HOMework  
DURING  
SUMMER  
VACATION,  
WHEN YOU  
WERE A  
CHILD?

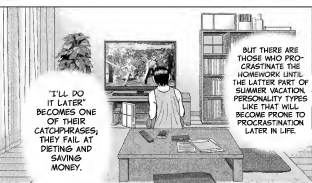


THAT'S  
EXACTLY  
WHAT I  
DID.



IT'S DESIGNED  
TO BE EASY TO  
FINISH IF YOU DO  
A LITTLE BIT EVERY  
DAY. IT LAYS  
THE GROUNDWORK  
OF CHARACTER  
DEVELOPMENT, OF  
ACCOMPLISHING  
GREAT SUCCESS BY  
COMPOUNDING  
SMALL ACHIEVE-  
MENTS.

THE SUMMER  
HOMework IS  
ACTUALLY  
QUITE  
EXCELLENT.



"I'LL DO IT LATER" BECOMES ONE OF THEIR CATCHPHRASES; THEY FAIL AT DIETING AND SAVING MONEY.

BUT THERE ARE THOSE WHO PROCRASTINATE THE HOMEWORK UNTIL THE LATTER PART OF SUMMER VACATION. PERSONALITY TYPES LIKE THAT WILL BECOME PRONE TO PROCRASTINATION LATER IN LIFE.



QUESTION. WHAT ABOUT THE PERSONALITY TYPE THAT FINISHES ALL THE HOMEWORK AT THE BEGINNING OF SUMMER VACATION?



I ALWAYS DID HOMEWORK AT THE LAST MINUTE, IN TEARS.

OH, MY, THAT DESCRIBES ME PERFECTLY.



THE PERSONALITY TYPE THAT WORKS TO GET THINGS DONE EARLY WILL EXPERIENCE A CHASM BETWEEN THE TIME TO SAVE AND THE TIME TO SPEND, AND THE TOTAL WILL COME OUT TO ZERO.

THE TYPE WHO FINISHES THINGS EARLY WON'T DO WELL AT SAVING MONEY, EITHER.

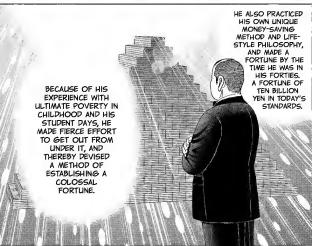






HE DESIGNED  
TOKYO'S HIBIYA  
PARK, MEIJI JINGU  
SHRINE, OSAKA'S  
SUMIYOSHI PARK,  
HOKKAIDO'S  
ONUMA PARK, AND  
SO ON; HE WAS  
CALLED THE  
"FATHER OF  
PARKS."

HONDA  
SEIROKU WAS A  
PROFESSOR OF  
FORESTRY WHO  
TAUGHT AT A  
UNIVERSITY  
THROUGH THE  
MEIJI, TAISHO,  
AND SHOWA  
PERIODS. HE  
WAS ALSO  
AN ACTIVE  
LANDSCAPE  
ARCHITECT.



BECAUSE OF HIS  
EXPERIENCE WITH  
ULTIMATE POVERTY  
IN CHILDHOOD AND HIS  
STUDENT DAYS, HE  
MADE FIERCE EFFORT  
TO GET OUT FROM  
UNDER IT, AND  
THEREBY DEVISED  
A METHOD OF  
ESTABLISHING A  
COLOSSAL  
FORTUNE.

HE ALSO PRACTICED  
HIS OWN UNIQUE  
MONEY-SAVING  
METHOD AND LIFE-  
STYLE PHILOSOPHY,  
AND MADE A  
FORTUNE BY THE  
TIME HE WAS IN  
HIS FORTIES.  
A FORTUNE OF  
TEN BILLION  
YEN IN TODAY'S  
STANDARDS.

A black and white photograph of a street lined with trees and buildings. Overlaid on the image is a large, stylized '1/4' fraction. Two stacks of Japanese banknotes are shown: one at the top left with an arrow pointing down towards the fraction, and another at the bottom center.

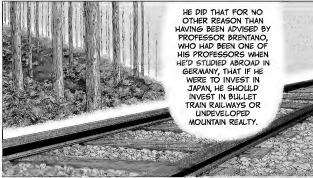
FOR THREE YEARS, HONDA DEDUCTED ONE-QUARTER OF HIS UNIVERSITY SALARY AND SAVED 700 YEN.

HONDA'S MONEY-  
SAVING  
STARTED WHEN  
HE GOT HIS  
PROFESSOR-  
SHIP AT THE  
UNIVERSITY.

In today's terms, this would amount approximately 14 million yen.

A black and white photograph of a steam locomotive pulling a train through a landscape. The locomotive is emitting a large plume of smoke. The train is moving along tracks that curve through the scene.

HE THEN USED  
THE CAPITAL  
TO PURCHASE 30  
SHARES OF A  
COMPANY  
CALLED JAPAN  
RAILWAY.

A black and white photograph of a train track running through a forest. The tracks are in the foreground, and the forest consists of many tall, thin trees.

HE DID THAT FOR NO  
OTHER REASON THAN  
HAVING BEEN ADVISED BY  
PROFESSOR BRENTANO,  
WHO HAD BEEN ONE OF  
HIS PROFESSORS WHEN  
HE'D STUDIED ABROAD IN  
GERMANY, THAT IF HE  
WERE TO INVEST IN  
JAPAN, HE SHOULD  
INVEST IN BULLET  
TRAIN RAILWAYS OR  
UNDEVELOPED  
MOUNTAIN REALTY.



AND THEN,  
SEVERAL YEARS  
LATER, JAPANESE  
RAILROADS WENT  
PUBLIC, THE  
GOVERNMENT  
BOUGHT UP THE  
STOCKS, AND  
HONDA BECAME  
A TYCOON.



HE INVESTED  
THE MONEY IN  
UNDEVELOPED  
MOUNTAIN  
REALTY, AND  
ACQUIRED AN  
IMMENSE  
FORTUNE.

LATER, JUST  
HE HAD BEEN  
TAUGHT BY  
PROFESSOR  
BRENTANO..



AND THUS  
SUCCEEDED  
IN EARNING  
TREMENDOUS  
PROSPERITY.

HONDA  
REPEATED  
THIS  
PATTERN.





HE WALKED  
STRAIGHT  
UP THE PATH  
LABELED  
"ORDINARY"  
AND ATTAINED  
GREAT  
SUCCESS.

IN OTHER  
WORDS HONDA  
SEIROKU GREATLY  
EMPOWERED  
MINOR THINGS.

ORDINARY





THE ONLY  
DIFFERENCE IS  
WHETHER YOU  
IMPLEMENT IT  
OR NOT.

I SEE...  
ALL THE  
ANSWERS  
CAN BE  
FOUND IN THE  
COMMON AND  
ORDINARY.



WE'VE BEEN  
DISTRACTED  
WITH "SECRETS"  
AND "UNKNOWN  
TECHNIQUES"  
AND SO ON, AND  
HAVE LOST  
SIGHT OF TRUE  
ESSENCES.



I UNDER-  
STAND.  
I MUST  
ADMIT I  
WAS THE  
SAME.

YOU TOO,  
KUBOTA-SAN?  
THAT'S  
SURPRISING.



BUT I... DON'T  
HAVE THE  
CONFIDENCE  
TO DO  
ORDINARY  
THINGS IN  
ORDINARY  
WAYS.



ME, NEITHER.  
I NEVER ONCE  
FINISHED MY  
SUMMER  
HOMEWORK.



I'VE NOW  
COME TO  
THINK:  
"ANYTHING  
YOU DO,  
DO LIKE  
BRUSHING  
YOUR  
TEETH."



"DO LIKE  
BRUSHING  
YOUR  
TEETH?"



IT'S  
THE SAME  
PRINCIPLE;  
I CAME TO  
THINK, "IF I  
DON'T DO  
THIS THING,  
IT WOULD BE  
GROSS."

IF YOU DON'T  
BRUSH YOUR  
TEETH BEFORE  
GOING TO BED,  
IT FEELS  
GROSS, AND  
YOU CAN'T GO  
TO SLEEP.



THAT'S  
RIGHT.  
YOU  
INTEGRATE  
IT INTO  
YOUR  
LIFESTYLE.

IN OTHER  
WORDS,  
MAKE IT  
INTO A  
HABIT.





THEY  
SET THEIR  
EMOTIONS  
ASIDE AND  
TOOK  
PRAGMATIC  
ACTION.

LIKE HONDA  
SEIROKU,  
PEOPLE WHO  
HAVE BEEN  
GREATLY  
SUCCESSFUL  
HAVE MADE  
THEIR OWN  
RULES AND  
FOLLOWED  
THEM.



AND IF  
ONE FAILS,  
THERE IS THE  
RISK OF  
DEVELOPING  
SELF-HATRED.

BUT IF ONE  
GETS BOUND  
BY RULES AND  
SYSTEMS, ONE  
WILL BEGIN  
TO FEEL  
CONSTRICTED, AND  
IT WILL BECOME  
TOO DIFFICULT TO  
SEE THINGS  
THROUGH.

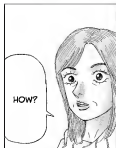


AND  
THEN THE  
SYSTEM WILL  
NATURALLY  
BLEND WITH  
YOUR LIFE;  
THAT'S WHAT  
I THINK.

THEREFORE,  
YOU CHANGE  
THE WORD  
"RULE" TO  
THE WORDS  
"BRUSHING YOUR  
TEETH BEFORE  
BED." YOU  
SOFTEN THE  
IMAGE OF  
THE IDEA AND  
APPLY IT TO  
YOURSELF.







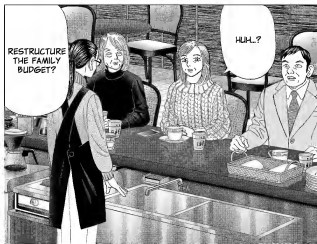
HOW?



THERE IS A  
WAY TO SAVE  
MONEY  
WITHOUT  
HAVING TO  
CRAMP YOUR  
LIFESTYLE.



THE FIRST  
THING  
TO DO IS  
RESTRUCTURE  
THE FAMILY  
BUDGET.



RESTRUCTURE  
THE FAMILY  
BUDGET?

HUH..?